



BNP PARIBAS

Table of Commissions and Fees for Corporate Banking Customers

Effective as of 01 December 2021

All fees and commissions are net amounts and if VAT is imposed on a given service, the amount of the fee/commission will be increased by the applicable VAT pursuant to the applicable legislation.

Value of a foreign currency is determined based on the mid-rate published by the National Bank of Poland on the transaction execution date or the claim maturity.

I. SERVICE AND MAINTENANCE OF BANK ACCOUNTS

1. General fees and commissions

No.	Commission / fee title	Commission / fee rate
1.	Maintenance of a current account (monthly fee)	any account in PLN or in a foreign currency PLN 100.00
2.	Maintenance of each auxiliary account (payroll, subsidy, foreign currency, special funds, any in PLN or in a foreign currency) monthly fee	PLN 100.00
3.	Automatic topping up a payroll account (monthly fee)	PLN 50
4.	Opening a bank account for a non-resident	PLN 400
5.	Fee for maintenance of the first non-resident account (monthly fee)	PLN 300
6.	Fee for maintenance of a subsequent non-resident account (monthly fee)	PLN 150
7.	Fee for closure (at Customer's request) of each account,	PLN 50

2. Trust accounts, escrow accounts, residential escrow accounts

No.	Commission / fee title	Commission / fee rate
1.	Maintenance of a trust (escrow) account	As per the agreement
2.	Maintenance of a housing trust account	As per the agreement
3.	Acknowledgement by the Bank of the assignment of rights related to a Purchaser's Individual Account in favour of a bank financing the Purchaser and issuance of a respective statement.	PLN 150

3. Accounts for Payment Services Providers

NO.	Commission / fee title	Commission / fee rate
1.	Opening the first bank account for a payment services office, small payment institution, payment institution and electronic money institution	PLN 3000
2.	Maintaining a current account in PLN /in a foreign currency for a payment services office, small payment institution, payment institution and electronic money institution (monthly fee)	PLN 1000

4. Service of account balances management

No.	Commission / fee title	Commission / fee rate
1.	Balances Management, including cash pool : account, balance order, consolidation of balances , transfer of surpluses, replenishing deficiencies (end of day or intra-day) - monthly fee	PLN 100
2.	Fee charged for each account in the structure covered by Balances Management services - monthly fee.	PLN 10
3.	Fee for activation/ modification of the Balances Management service.	PLN 100
4.	Net Balance - monthly fee	PLN 100
5.	Fee charged for each account in the structure covered by the Net Balance service - monthly fee	PLN 10
6.	Fee for launch / modification of the Net Balance service	PLN 100

5. Bank statements

No.	Commission / fee title	Commission / fee rate		
		once a month (monthly fee)	once a week (monthly fee)	everyday (monthly fee)
1.	Collective / single statement in a paper form	PLN 100*	PLN 200	PLN 300
2.	Collective / single statement delivered in electronic format to e-mail address	PLN 50*	PLN 75	PLN 200

*Commission is charged if the customer has access to the GOonline Biznes system

II. TRANSFERS

1. Domestic transfer

No	Commission / fee title	Commission / fee rate			
		in the Bank's Branch	GOonline Biznes	Connexis	Remote Payment Initiation (MT101)
1.	Domestic transfer from a PLN account	PLN 50		PLN 3	

2.	PLN transfer into an own account in the Bank	PLN 50	free of charge	
3.	PLN internal transfer (into an account of another customer in the Bank)	PLN 50	PLN 3	
4.	PLN domestic transfer from an FC account	PLN 50	PLN 3	
5.	PLN transfer from a current account into a progressive account	free of charge		n/a
6.	PLN transfer from a progressive account into a current account	PLN 15		n/a
7.	SORBNET < PLN 1 million	PLN 50		
8.	SORBNET ≥ PLN 1 million	PLN 50	PLN 15	
9.	Instant transfer	n/a	PLN 10	n/a
10.	Standing order establishment	free of charge		n/a
11.	Execution of a single standing order	PLN 3		
12.	Executing a standing order via Sorbnet ≥ PLN 1 million	PLN 15		

2. Cross-border transfer in foreign currencies and PLN and domestic transfer in foreign currencies

No	Commission / fee title	Commission / fee rate			
Transfer type		in the Bank's Branch	GOonline Biznes	Connexis	Remote Payment Initiation (MT101)
1.	PLN or FC cross-border transfer with a standard value date, or an FC transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in the case of applying SHA or OUR charging option)	0.4% of the amount, minimum PLN 100, max. PLN 200	0.3% of the amount, minimum PLN 60, max. PLN 200		
2.	Expedited PLN or FC cross-border transfer from bank accounts of any type, or an FC transfer into an account in another Polish bank, excluding EUR transfer to the EEA (fee charged in case the SHA or OUR charging option are applied)	0.65% of the amount, min. PLN 120, max. PLN 400	0.55% of the amount, minimum PLN 120, max. PLN 400		
3.	SEPA Transfer	PLN 50	PLN 3		
4.	Expedited SEPA transfer	PLN 50	PLN 3		
5.	Target transfer or expedited EUR transfer to the EEA up to EUR 250,000 EUR	n/a.	PLN 50		
6.	Target transfer or expedited EUR transfer to the EEA above 250,000 EUR	n/a.	PLN 15		
7.	Expedited transfer or with standard value date from bank accounts of any type if costs of the Bank and intermediary banks are covered by the payee - BEN charging option (the commission decreases the transfer amount - option not allowed for EEA transfers)	0.55% of the amount, min. PLN 100, max. PLN 400			
8.	Additional fee for an outgoing transfer if the costs of intermediary banks are covered by the payer - OUR charging option (the commission is payable by the payer)	0.15% of the amount, min. PLN 50, max. PLN 400			
9.	FC transfer into an own account in the Bank	PLN 50	free of charge		
10.	Internal transfer (into an account of another customer in the Bank)	PLN 50	PLN 3		
11.	Fee for additional activities related to processing orders inconsistent with the STP requirements (see the Regulations on Bank Accounts).	PLN 100			
12.	Carrying out an instruction under an active Remote Payment Initiation (RPI) service	n/a		PLN 5	

3. Execution of incoming cross-border transfers

No	Commission / fee title	Commission / fee rate
1.	Execution of incoming cross-border transfer or FC transfer coming from a domestic bank, into customer's account maintained in the Bank - SHA, BEN charging option, excluding EUR transfers to EEA (commission is charged to the Customer's account maintained by the Bank)	PLN 20
2.	Execution of incoming cross-border transfers or FC transfers coming from a domestic bank, into customer's account maintained in the Bank - OUR charging option (the commission is paid by the ordering bank/payer)	PLN 125

III. DIRECT DEBIT

No	Commission / fee title	Commission / fee rate
Fees charged to the payee		GOonline Biznes
1.	Initiation of a PLN direct debit	PLN 500
2.	Execution of a single PLN direct debit by debiting the payer's account maintained by another bank	PLN 2
3.	Execution of a PLN direct debit by debiting the payer's account maintained by the Bank	PLN 1
4.	Re-execution of a single direct debit by debiting the payer's account maintained by another bank	PLN 2
5.	Re-execution of a single direct debit by debiting the payer's account maintained by the Bank	PLN 1
6.	Refusal to execute a direct debit by debiting the payer's account maintained by another bank	PLN 1

7.	Refusal to execute a direct debit by debiting the payer's account maintained by the Bank	PLN 1
8.	Refund of the direct debit funds executed	PLN 10
9.	Forwarding a consent to the Payer's bank for verification	PLN 5
Fees charged to the payer		
1.	Debiting a payer's account with the direct debit amount	PLN 2
2.	Bank's refusal to carry out a direct debit order due to insufficient funds in a payer's account	PLN 3
3.	Cancellation of a single direct debit prior to its execution, at the payer's request	PLN 5
4.	Refund of the Direct Debit funds executed, at the payer's request	PLN 5
5.	Blocking of direct debit execution NOTE: Fee is charged for blocking each account	PLN 50

IV. PAYMENT IDENTIFICATION (MASS COLLECT)

No.	Commission / fee title	Commission / fee rate
1.	Activation of the Payment Identification service	As per the agreement
2.	Monthly fee for providing the service	As per the agreement
3.	Transforming an incoming transfer (payment) into a virtual account	As per the agreement
4.	Service parameters change	As per the agreement
5.	Repeated delivery of result files (reports) in the electronic banking system at a Customer's request	As per the agreement

V. ADDITIONAL FEES

No.	Commission / fee title	Commission / fee rate
1.	Confirmation of execution of a single transfer (in a Bank's branch or electronically by email)	PLN 20
2.	Domestic courier mail under a special Customer instruction	PLN 50
3.	International courier delivery	PLN 300
4.	Individual setting of a Cut Off Time	PLN 150
5.	Monthly fee for maintaining a high balance in EUR accounts *Fee charged when the average monthly balance ² on all accounts and deposits in EUR in the month for which the fee is charged exceeds the value of EUR 100 thousand. Fee charged against the total balance.	1/12 of the absolute rate of EURIBOR 1M ³ + 0.01 p.p. on the average monthly balance ² on all accounts and deposits ¹
6.	Monthly fee for maintaining a high balance in CHF accounts *The fee is charged when the average monthly balance ² on all accounts and deposits in CHF in the month for which the fee is charged exceeds the value of 100 thousand. CHF Fee collected from the total balance.	1/12 of the absolute value of the rate SARON 1M ³ Compound Rate + 0.01 p.p. on the average monthly balance ² on accounts and deposits ¹
7.	Monthly fee for maintaining a high balance in DKK accounts *The fee is charged when the average monthly balance ² on all accounts and deposits in DKK in the month for which the fee is charged exceeds the value of 250 thousand. DKK Fee collected from the total balance.	1/12 of the absolute rate of CIBOR DKK 1M ³ + 0.01 p.p. on the average monthly balance ² on accounts and deposits ¹
8.	Monthly fee for maintaining a high balance in SEK accounts *Fee charged when the average monthly balance ² on all accounts and deposits in SEK in the month for which the fee is charged exceeds the value of SEK 250 thousand. Fee charged against the total balance.	1/12 of the absolute rate of STIBOR SEK 1M ³ + 0.01 p.p. on the average monthly balance ² on accounts and deposits ¹
9.	Monthly fee for maintaining a high balance in GBP accounts *Fee charged when the average monthly balance ² on all accounts and deposits in GBP in the month for which the fee is charged exceeds the value of GBP 100 thousand. Fee charged against the total balance.	1/12 of the absolute rate of Refinitiv Term Sonia 1M ³ + 0.01 p.p. on the average monthly balance ² on accounts and deposits ¹
10.	Monthly fee for maintaining a high balance in USD accounts *Fee charged when the average monthly balance ² on all accounts and deposits in USD in the month for which the fee is charged exceeds the value of USD 100 thousand. Fee charged against the total balance.	1/12 of the absolute rate of LIBOR USD 1M ³ + 0.01 p.p. on the average monthly balance ² on accounts and deposits ¹

11.	<p>Monthly fee for maintaining a high balance in HUF accounts</p> <p>*Fee charged when the average monthly balance² on all accounts and deposits in HUF in the month for which the fee is charged exceeds the value of HUF 10 PLN million.</p> <p>Fee charged against the total balance.</p>	1/12 of the absolute rate of BUBOR HUF 1M ³ + 0.01 p.p. on the average monthly balance ² on accounts and deposits ¹	
12.	<p>Monthly fee for maintaining a high balance on CZK accounts</p> <p>*Fee charged when the average monthly balance² on all accounts and deposits in CZK in the month for which the fee is charged exceeds the value of CZK 750 thousand.</p> <p>Fee charged against the total balance.</p>	1/12 of the absolute rate of PRIBOR CZK 1M ³ + 0.01 p.p. on the average monthly balance ² on accounts and deposits ¹	
13.	<p>Monthly fee for maintaining a high balance in NOK accounts</p> <p>*Fee charged when the average monthly balance² on all accounts and deposits in NOK in the month for which the fee is charged exceeds the value of NOK 250 thousand.</p> <p>Fee charged against the total balance.</p>	1/12 of the absolute rate of NIBOR NOK 1M ³ + 0.01 p.p. on the average monthly balance ² on accounts and deposits ¹	
14.	<p>Monthly fee for maintaining a high balance in JPY accounts</p> <p>*Fee charged when the average monthly balance² on all accounts and deposits in JPY in the month for which the fee is charged exceeds the value of JPY 12 million.</p> <p>Fee charged against the excess balance.</p>	1/12 of the absolute rate of Revinitiv Term Tibor 1M ³ + 0.01 p.p. on the average monthly balance ² on all accounts and deposits ¹ .	
15.	<p>Monthly fee (excluding December of a given year) for maintaining a high balance in PLN accounts</p> <p>Charged when the total of all positive balances⁴ on accounts and deposits in PLN as at the last day of the month exceeds the average total of daily positive balances⁴ on accounts and deposits in PLN in the period from the 1st to the 25th day of the calendar month for which the fee is charged.</p> <p>The fee is charged if the difference between the balance as at the last day of the month and the average total of all positive balances in the period 1-25 day of the month exceeds PLN 5 million.</p> <p>The fee is charged on the total difference between these balances.</p> <p>The fee is not due for the month in which the first account was opened.</p>	0.04%	
16.	<p>Annual fee (charged once a year) for maintaining a high balance in bank accounts, deposit accounts, term deposits, O/N Deposits.</p> <p>In the event that the accounts or deposits are maintained in a currency other than PLN, in order to calculate the amount of the fee due, NBP mid-rate for the given currency as at the day the fee is calculated will be applied.</p> <p>The fee is charged against total balance if the sum of total positive balances⁴ converted into PLN exceeds PLN 5 million⁵.</p> <p>⁵ If the sum of total positive balances⁴ as at the last business day of December is higher than the average total positive daily balances⁴ in the period of September to November and exceeds PLN 5 million, the Bank will charge an additional fee of 0.20% of the excess over that average*.</p> <p>* the average relates to the period when the Customer held the given account, if the Customer held no accounts in the period of September-November, the additional fee amounts to 0.20% of the balance exceeding PLN 5 million.</p> <p>Fee is charged on 10 January of the following year.</p>	Charged in the amount of 0.25% of total positive balances as at the last business day of the year, subject to the option of charging an additional fee, as per footnote ⁵	
<p>¹NOTE: Commission / fee rates mentioned in points 5-14 apply when the given EURIBOR 1M, SARON 1M Compound Rate, CIBOR DKK 1M, STIBOR SEK 1M, Refinitiv Term Sonia 1M, LIBOR USD 1M, BUBOR HUF 1M, PRIBOR CZK 1M, NIBOR NOK 1M or Revinitiv Term Tibor 1M rate has negative value. Should the above-mentioned rates be equal or higher than 0, the fee rate amounts to 0.02% of the average monthly positive balances in the month when the fee is charged in all accounts and deposits in the given currency.</p> <p>Fees listed in items 5-15 are collected on the 10 day of each month for the previous month.</p> <p>² For the purposes of calculating the average monthly balance, if the balance at the end of the day on a given account for a given day is less than 0, it is assumed the value of the balance = 0</p> <p>³ The fee is charged at the rate applicable on the last business day of the month according to the calendar for the given currency (Day-2).</p> <p>⁴ Balance as at the end of the day</p>			
Transfer type		Domestic transfers in PLN or cross-border transfers in EUR	Other transfers
1.	Data correction or cancellation of an outgoing transfer at the payer's request (if possible) after its receipt by the Bank, and prior to sending a payment message to settlement systems	PLN 10	PLN 100
2.	Correction of data of an outgoing transfer at the payer's request after sending a payment message to settlement systems	50% of the transfer amount, max. PLN 50	PLN 200 + actual costs of a third bank, if any
3.	<p>Cancellation of an outgoing transfer at the payer's request after sending a payment message to settlement systems.</p> <p>The commission is not charged when a transfer is ordered in a currency of EU member states or member states of the European Free Trade Association (EFTA), parties to the agreement on the European Economic Area in turnover with those countries, in the case an incorrect bank account number is given by the payer and the Bank has not recovered the transfer amount.</p>	50% of the transfer amount, max. PLN 50	PLN 200 + actual costs of the third bank, if any

4.	Return of a previously executed outgoing transfer to the payer's bank for reasons beyond the Bank's control (e.g. incorrect account number, transfer into a closed account, other reasons)	PLN 5	PLN 200 + actual costs of a third bank, if any
5.	Explanation of details of outgoing or received payments, confirmation of crediting the payee's account and providing other explanations on payments at the Customer's request. The fee is charged if a contact with the third bank is required.	50% of the transfer amount, max. PLN 50	PLN 200 + actual costs of a third bank, if any
Commission for actions specified in sections 1 – 5 is not charged if an error on the side of the Bank has been identified			

VI. CARDS

No.	Commission / fee title	Commission / fee rate			
		Debit			
Card types		Mastercard ¹			Visa ¹
		Business (PLN)	Business (EUR)	Multi-currency Business (PLN)	Business (PLN) ⁴
1.	Card issuance fee	PLN 25	EUR 10	PLN 30	PLN 25
2.	Annual fee for using a card (calculated after the first year of using the card)	n/a	EUR 10 ²	n/a	PLN 25
3.	Monthly fee for using a card	PLN 5	EUR 3 ³	PLN 5	n/a
4.	Cash withdrawals from ATMs in Branches of the Bank	PLN 3	EUR 1	PLN 3	PLN 3
5.	Cash withdrawals at another bank's cash desk or from other ATMs in Poland and abroad	3% of the amount min. PLN 7	3% of the amount min. EUR 2	3% of the amount min. PLN 7	3% of the amount min. PLN 7
6.	Cash withdrawals at another bank's cash desk or from ATMs abroad from a sub-account in a foreign currency	n/a	n/a	EUR: 3% of the amount, min. EUR 2 USD: 3% of the amount, min. USD 3 CHF: 3% of the amount, min. CHF 3 GBP: 3% of the amount, min. GBP 2	n/a
7.	Cash withdrawal under a cash back service	PLN 5	EUR 1	PLN 5	PLN 5
8.	Checking the balance in ATMs	PLN 1	EUR 0.5	PLN 1	PLN 1
9.	Card delivery by Courier in Poland	PLN 50	EUR 15 ⁷	PLN 50	PLN 50
10.	Fee for a PIN code delivery				
	- GOonline Biznes /IVR	PLN 0	EUR 0	PLN 0	PLN 0
	- by mail	PLN 20	EUR 5 ⁷	PLN 20	PLN 20
	- courier dispatch to the address specified by the Customer in Poland	PLN 50	EUR 15 ⁷	PLN 50	PLN 50
11.	Generating of a PIN code again ⁶	PLN 10	EUR 2.5	PLN 10	PLN 10
12.	Change of Daily Limits and Monthly Limit				
	- based on paper instruction submitted to the Bank	PLN 50	EUR 15	PLN 50	PLN 50
	- via GOonline Biznes	PLN 0	EUR 0	PLN 0	PLN 0
13.	Providing a customer with Smart Data OnLine		PLN 4,000		n/a
14.	Fee for using Smart Data OnLine (monthly)		PLN 400		n/a
15.	Insurance package „Karta Business Bez Ryzyka” ⁵ – monthly fee for the card whose user is insured	n/a	n/a	n/a	PLN 5.99

No.	Commission / fee title	Commission / fee rate				
		Charge				
Card types		Mastercard ¹		Visa ¹		
		Silver (PLN)	Executive (PLN)	SILVER (PLN)	Gold (PLN)	Platinum (PLN)
1.	Card issuance fee	PLN 200	PLN 350	PLN 200	PLN 300	PLN 500
2.	Annual fee for using a card in subsequent years	PLN 200	PLN 350	PLN 200	PLN 300	PLN 500
3.	Cash withdrawals from ATMs in Branches of the Bank	3% of the amount; min. PLN 7		3% of the amount; min. PLN 7		
4.	Cash withdrawals at another bank's cash desk or from other ATMs in Poland and abroad	3% of the amount; min. PLN 7		3% of the amount; min. PLN 7		

5.	Non-cash transactions	1.5% of the amount		1.5% of the amount		
6.	Checking the balance in ATMs	PLN 1		PLN 1		
7.	Card delivery by Courier in Poland	PLN 50		PLN 50		
8.	Fee for a PIN code delivery					
	- GOonline Biznes /IVR	PLN 0		PLN 0		
	- by mail	PLN 20		PLN 20		
	- courier dispatch to the address specified by the Customer in Poland	PLN 50		PLN 50		
9.	Generating of a PIN code again ⁶	PLN 10		PLN 10		
10.	Change of Daily Limits and Card Limit					
	- based on a written instruction submitted to the Bank	PLN 50		PLN 50		
	- via GOonline Biznes	PLN 0		PLN 0		
11.	Statement					
	- to be downloaded from GOonline Biznes	PLN 0		PLN 0		
	- in a paper form,	PLN 25		PLN 25		
12.	Emergency cash withdrawal abroad	n/a	equivalent of USD 100	n/a	equivalent of USD 100	equivalent of USD 100
13.	Fee for issuing a replacement card abroad	n/a	equivalent of USD 180	n/a	equivalent of USD 180	equivalent of USD 180
14.	Access to an airport LoungeKey (rate for a single visit by one person)	n/a	PLN 120	n/a		
15.	Providing a customer with Smart Data OnLine	PLN 4,000		n/a		
16.	Fee for using Smart Data OnLine (monthly)	PLN 400		n/a		
17.	Insurance package „Bezpieczny Biznes” – monthly fee for the card whose user is insured	PLN 0	n/a	PLN 0	PLN 0	n/a
18.	Insurance package „Bezpieczny Biznes Plus” – monthly fee for the card whose user is insured	n/a	PLN 0	n/a	n/a	PLN 0
19.	Insurance package „Karta Business Bez Ryzyka” ⁵ – monthly fee for the card whose user is insured	n/a		PLN 5.99	PLN 5.99	PLN 0
20.	Fee for documents issued by the Bank: statement duplicate, account history	PLN 50		PLN 50		

1) For non-cash and cash transactions made in a currency other than:

- for debit cards, except for Mastercard Business cards issued to an account maintained in EUR - the currency of the account to which the card is issued,
- for a multi-currency card - the currency of the main account to which the card is issued, or the currency of the additional account to which the multi-currency card is linked,
- for charge cards - the currency of the account to which the card is issued,

commission for transaction currency conversion is added to the transaction value, amounting to 5% (applies to debit cards) or 6% (applies to charge and credit cards) of the transaction value. The commission is included in the transaction amount in PLN specified in the statement and is not recorded as a separate item.

2) Fee relates to cards issued by 11.11.2019 within the scope of the activity taken over by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number: 14540.

3) Fee does not relate to cards issued by 11.11.2019 within the scope of the activity taken over by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number: 14540.

4) Product offered by the Bank from 11/11/2019.

5) Insurance package offered by the Bank from 10/08/2020.

6) Commission is not due if the PIN is generated in GOonline Biznes or via IVR

7) The fee will not be charged during a promotional period.

VII. ELECTRONIC BANKING SERVICES

No.	Commission / fee title	Commission / fee rate				
		GOonline Biznes	Connexis		Multi Bank Reporting (MT940)	Remote Payment Initiation (MT101)
1.	Monthly usage fee	PLN 200	PLN 200 accounts in the Bank	PLN 100 accounts in third banks	PLN 200	PLN 200
2.	Fee for granting / modification of authorization scope of a GOonline Biznes user, made on the basis of a request. Fee is charged for the actions below and for every user indicated in the request: - adding a new user, - granting new or changing the scope of user authorizations, - adding or changing account authorizations, - adding or modification of acceptance schemes.	50 PLN/*0 PLN	n/a	n/a	n/a	n/a

	* Note: the fee is not charged if the activities are performed independently by the User Administrator in the GOonline Biznes system.					
3.	Adding a new user when applying by the Customer for the GOonline Biznes system, carried out by the Bank based on the Customer's application.	PLN 0	n/a	n/a	n/a	n/a
4.	Granting authorizations to the User Administrator with concurrent inclusion of schemes for Managing a company / Signing contracts, carried out by the Bank based on the Customer's application.	PLN 0	n/a	n/a	n/a	n/a
5.	Monthly fee for system Users - up to five Users inclusive, - over five Users.	PLN 0 PLN 50			n/a	
6.	Monthly fee for SMS codes for authorization of instructions - the fee is charged to a given entity using SMS authorization by at least one User using at least one SMS code. The fee is not charged for SMS Codes used to log into the system, change of the authorization method and activation of the mobile application.	PLN 25			n/a	
7.	Notification via SMS	PLN 0.35 (per 1 pc.)			n/a	
8.	USB cryptographic device - issuance	PLN 200			n/a	
9.	Starter package in paper form - issuance	PLN 30			n/a	
10.	Starter package by SMS message or token - issuance	PLN 0				
11.	Additional fee for sending a token or USB cryptographic device by mail	PLN 30			n/a	
12.	Additional fee for sending a token or USB cryptographic device by mail	PLN 50			n/a	
13.	Servicing visit at the Customer's request or implementation visit – implementation of the system		min. PLN 400 max. PLN 2.000			n/a
14.	Delivery of a token – passwords generator (two tokens free of charge)	n/a		PLN 60		n/a
15.	Using a token - additional monthly fee for each token issued	PLN 20			n/a	
16.	Mobile authorization in the GOMobile Biznes application	PLN 0			n/a	

VIII. GOconnect Biznes (Host-to-Host) service/ GOconnect Biznes Plus application

No.	Commission / fee title	Commission / fee rate
1.	Monthly fee for usage	As per the agreement
2.	Fee for the system implementation	As per the agreement

IX. SEALED-BAG CASH PAYMENTS AND WITHDRAWALS

1. Carried out through PLN accounts

No.	Commission / fee title	Payment/withdrawal currency	Commission / fee rate
1.	Own payment in a sealed bag (closed payment) at the Bank's office (cash desk, Deposit Drop Box)	PLN	0.7% of the payment amount min. PLN 60
2.	Closed payment via Online Deposit Drop Box	PLN	0.5% of the payment amount min. PLN 30
3.	Own payment in a sealed bag (closed payment) via banknote counting firms cooperating with the Bank	PLN	0.5% of the payment amount min. PLN 30
4.	Own payment in a sealed bag via a Post Office outlet	PLN	0.5% of the payment amount min. PLN 30

5.	Withdrawal in a closed form at a Bank's outlet	PLN	0.7% of the payment amount min. PLN 60
6.	Withdrawal in a closed form via banknote counting firms cooperating with the Bank	PLN	0.6% of the payment amount min. PLN 30

2. Carried out through foreign currency accounts

No.	Commission / fee title	Payment/withdrawal currency	Commission / fee rate
1.	Own payment in the account currency in an closed form at the Bank's Unit outlet (cash desk, Deposit Drop Box)	EUR, USD, CHF, GBP. (only banknotes)	0.8% of the payment amount min. PLN 60
		in other currencies (only banknotes)	2% of the payment amount min. PLN 60
2.	Own payment in the account currency in a sealed bag via banknote counting firms cooperating with the Bank	EUR, USD, CHF, GBP. (only banknotes)	0.7% of the payment amount min. PLN 30
		in other currencies (only banknotes)	1.8% of the payment amount min. PLN 30
3.	Own payment in the account currency in a closed form via banknote counting firms cooperating with the Bank	EUR, USD, CHF, GBP (only banknotes)	0.7% of the payment amount min. PLN 30
		in other currencies (only banknotes)	1.8% of the payment amount min. PLN 30
4.	Withdrawal in the account currency in a closed form in the Bank Unit	EUR, USD, CHF, GBP (only banknotes)	0.8% of the payment amount min. PLN 60
		in other currencies (only banknotes)	2% of the payment amount min. PLN 60
5.	Withdrawal in a sealed bag in the account currency via banknote counting firms cooperating with the Bank	EUR, USD, CHF, GBP (only banknotes)	0.7% of the payment amount min. PLN 30
		in other currencies (only banknotes)	1.8% of the payment amount min. PLN 30

3. Additional fees

No.	Commission / fee title	Payment/withdrawal currency	Commission / fee rate
1.	Payment in coins (only PLN) above 100 pcs. of coins, calculated on the value of payment in coins, charged additionally for cash payment.	PLN	1% of the coins value, min. PLN 60
2.	Additional fee for unsorted payment (coins mixed with banknotes)	PLN	1.5% of the payment amount min. PLN 60
3.	Depositing a payment in a Packaging not accepted by the Bank Depositing payments in the Online Deposit Drop Box against the instructions Issuance of a balance differences statement Lack of document confirming denominations structure of payment in the Package Lack of a Bank Proof of Payment (BPP/eBPP) in a Package Lack of or wrong number of the bank account on the BPP/eBPP	PLN	PLN 30 on each event
4.	Issuance of a confirmed copy of a Bank Proof of Payment (BPP/eBPP)	PLN	To be negotiated, min. PLN 50 per copy
5.	Providing, at the Customer's request, additional documents for the Differences Report	PLN	PLN 100
6.	For each excess of the Daily Limit for Closed Payments	PLN	PLN 200
7.	Each time exceeding the Daily Limit for Payments in Sealed Bags to the Online Deposit Drop Box	PLN	PLN 200
8.	Payments in sealed bags via a Deposit Drop Box in a Bank Unit	PLN	PLN 200 monthly irrespective of the number of Deposit Drop Boxes in use
9.	Payments in sealed bags via Online Deposit Drop Box	PLN	PLN 200 monthly for each used Online Deposit Drop Box
10.	Issue of a key / card for the Deposit Drop Box // Online Deposit Drop Box	PLN	PLN 50 per key/card issued
11.	Fee for implementing an agreement on payments and/or withdrawals in sealed bags	PLN	To be negotiated, min. PLN 100
12.	Modification of parameters of an agreement on payments or withdrawals in sealed bags (among others adding/removing an account; adding/removing the Customer's unit; adding/removing a service of payments/withdrawals in sealed bags; adding/removing a bank cash-in-transit service; adding/removing a Deposit Drop Box/ Online Deposit Drop Box)	PLN	To be negotiated, min. PLN 50
13.	Submission by the Customer of an instruction for a cash withdrawal in a sealed bag at the banknote counting firm; providing a list of persons/vehicles authorised to enter the premises of the banknote counting firm or the Polish Post Office or Bank Unit, in order to transfer payments or receive cash withdrawals in sealed bags; ordering or cancelling a cash-in-transit service in a form other than dedicated Applications (forms) available in the GOonline Biznes system.	PLN	PLN 50 for each instruction/document

14.	Delivering a non-standard report or statement	PLN	to be negotiated, min. PLN 100 for each report
15.	Fee for failure to pick up a cash withdrawal in a closed form at a Bank's outlet/a banknote counting firm on the date indicated in the withdrawal instruction	PLN	1% of uncollected payment amount min. PLN 200
16.	Cash escort (service available only together with the service of payments in sealed bags and/or withdrawals in sealed bags)	PLN	Negotiable

X. OPEN CASH PAYMENTS AND WITHDRAWALS

1. Carried out through PLN accounts

No.	Commission / fee title	Payment/withdrawal currency	Commission / fee rate
1.	Open payment being an own payment.	PLN	1% of the payment amount min. PLN 60
2.	Payment in an open form made by third persons	PLN	1.5% of the payment amount min. PLN 60
3.	Open payments with conversion to PLN	EUR, USD, CHF, GBP. (only banknotes)	1.2% of the payment amount min. PLN 60
		Other currencies (only banknotes)	2% of the payment amount min. PLN 60
4.	Payment made with MasterCard Business debit card (PLN), Multicurrency Business MasterCard (PLN) or VISA Business (PLN) in a cash deposit machine in a branch of the Bank.	PLN	0.15% of the amount
5.	Payment made with MasterCard Business debit card (PLN), Multicurrency Business MasterCard (PLN) or VISA Business (PLN) in a cash deposit machine in the Euronet/PlanetCash network.	PLN	0.5% of the amount, min. PLN 10
6.	Open cash withdrawal	PLN	1% of the loan amount min. PLN 60
7.	Open withdrawal with conversion	EUR, USD, CHF, GBP. (only banknotes)	1.2% of the payment amount min. PLN 60
		Other currencies (only banknotes)	2% of the payment amount min. PLN 60

2. Carried out through foreign currency accounts

No.	Commission / fee title	Payment/withdrawal currency	Commission / fee rate
1.	Payment in the account currency in an open form being an own payment.	EUR, USD, CHF, GBP. (only banknotes)	1.2% of the payment amount min. 15 units of currency of the payment account
		in other foreign currencies (only banknotes)	2% of the payment amount min. 20 units of currency of the payment account
2.	Open payment in the account currency made by third persons	EUR, USD, CHF, GBP (only banknotes)	1.5% of the payment amount min. PLN 60
		in other currencies (only banknotes)	2% of the payment amount min. PLN 60
3.	Open withdrawal with conversion	EUR, USD, CHF, GBP (only banknotes)	1.2% of the payment amount min. PLN 60
		in other currencies (only banknotes)	2% of the payment amount min. PLN 60
4.	Open withdrawals in the account currency	EUR, USD, CHF, GBP (only banknotes)	1.2% of the payment amount min. 15 units of the withdrawal account currency
		in other currencies (only banknotes)	2% of the payment amount min. 20 units of the withdrawal account currency
5.	Open withdrawal with conversion	EUR, USD, CHF, GBP. (only banknotes)	1.2% of the payment amount min. PLN 60
		in other currencies (only banknotes)	2% of the payment amount min. PLN 60

3. Additional fees

No.	Commission / fee title	Payment/withdrawal currency	Commission / fee rate
1.	Payment in coins (only PLN) above 100 pcs. of coins, calculated on the value of payment in coins, charged additionally for cash payment.	PLN	1% of the coins value, min. PLN 60
2.	Additional fee for unsorted payment (coins mixed with banknotes)	PLN	1.5% of the payment amount min. PLN 60
3.	Delivering a non-standard report or statement	PLN	to be negotiated, min. PLN 100 for each report
4.	Fee for failure to execute or partial execution of advised cash withdrawal	PLN	1% of uncollected payment amount min. PLN 200
5.	Additional fee for withdrawal within a given unit of the Bank that requires advising, executed within less than a standard term provided that the funds are available in the Bank	PLN	0.5% (on the withdrawal amount being a surplus above the amount that does not require to be advised), min. PLN 60

XI. INTERNATIONAL DESK

No.	Commission / fee title	Commission / fee rate
1.	Opening an account (one-time fee)	PLN 1000
2.	Monthly fee for an account	PLN 50

XII. CASH POOLING

No.	Commission / fee title	Commission / fee rate
1.	Implementation fee	As per the agreement
2.	Monthly fee	
3.	Service modification	
4.	Monthly fee for interest settlement based on reports	

XIII. OTHER FEES AND COMMISSIONS

No.	Commission / fee title	Commission / fee rate	
1.	<p>Fee for using the pricing terms and conditions individually set with regard to products and services covered by the bank account agreement.</p> <p>*If the equivalent of the total of monthly receipts to all the Customer's accounts held with the Bank is lower than PLN 2 million; the receipts do not include the Customer's own receipts from other accounts of the Customer, including the Customer's own receipts from other Banks.</p> <p>1) The fee does not apply to Customers who are subject to separate, individually set conditions for receipts;</p> <p>2) The fee is not due for a period of 6 months from the date of opening the first account;</p> <p>3) a monthly fee, collected within 10 days after the end of the calendar month to which the fee applies.</p> <p>4) in the case of companies belonging to a group, the fee will not be charged if the equivalent of the total monthly receipts to all accounts of at least one of the companies of the group is equal to or higher than PLN 2 million. If none of the companies meets this condition, the fee will be payable by the company with individually set pricing conditions and with the highest balance on the last business day of the month (end-of-day balance).</p>	PLN 0/100*	
2.	<p>Fee for a standard bank reference</p> <p>Standard Bank Opinion includes information on the current account (account no., opening date, balance, turnover for the last 6 months as well as whether the Customer has a credit limit in the account, whether the account is under execution seizure, whether the Customer pays dues towards the Bank on time).</p>	PLN 200	
3.	<p>Fee for a non-standard bank reference</p> <p>Non-standard Bank Opinion includes information on other accounts indicated by the Customer and detailed information on credits/limits or other information as per the Customer's request.</p>	PLN 400	
4.	Fee for a reference for audit purposes	PLN 500	
5.	Fee for a certificate (attesting to accounts maintained, account balance, turnover on accounts, closed accounts, other certificates pertaining to bank accounts)	PLN 100	
6.	<p>Preparing a history of accounts, turnover, balances for historical periods.</p> <p>The fee is not due if the copy is prepared upon the order of a court or a public prosecutor's office for the purposes of criminal cases, cases involving fiscal offences as well as cases for alimony or for a pension of an alimony nature.</p>	<p>In a paper version for the current year for each A4 page (basic rate)</p> <p>For each previous year the fee is raised by 50% of the base rate</p>	PLN 100
		<p>In the electronic version – to the e-mail address for every calendar month of the current year (basic rate)</p> <p>For every preceding year, the fee for every calendar month is increased by 50% of the basic rate.</p>	PLN 50
		<p>In GOonline Biznes individually by the Customer.</p>	PLN 0

7.	Making a photocopy/duplicate of a document at the Customer's request (fee for each document), including confirmation of data conformity for auditors and other financial institutions	PLN 50
8.	Preparation of other non-standard documents (copies, statements, confirmations, etc.) not provided for in this tariff	Min. PLN 200, max. PLN 600
9.	Submitting a power of attorney to the bank, and /its amendment / cancellation (on the ACC or other document approved by the Bank) - for each power of attorney	PLN 20
10.	Introducing changes relating to the maintained account (frequency of generating account statements (fee is not charged if paper/e-mail statements are changed to electronic banking distribution channel), account parameters, statement, passwords (does not apply to electronic banking password), etc.)	PLN 50
11.	Confirmation of compliance of \square signatures affixed on behalf of the Customer	PLN 30
12.	Accepting for execution a bailiff /claim securing seizure	PLN 200
13.	Execution of a bailiff seizure	PLN 20
14.	Accepting and executing instructions for blocking funds deposited on accounts to secure agreements concluded by Customer - with the Bank - with other entities	PLN 0 0.1% of the blocked amount, min. PLN 500
15.	Accepting a power of attorney for thirds parties to administer funds in the account	PLN 50
16.	Preparing an annex (at the Customer's request) to the existing product agreement	PLN 200
17.	Certificate relating to electronic banking users (non-system)	PLN 300

XIV. CHEQUE TRANSACTIONS

No.	Commission / fee title	Commission / fee rate
1.	For confirmation of a settlement or cash cheque, per each cheque	PLN 50
2.	For collection of a settlement or cash cheque (the fee is charged for acceptance of a cheque for collection)	PLN 50
3.	For collection of a foreign currency cheque (commission is charged at cashing the cheque) Additionally, at collection of cheques in foreign trading, a fee on account of commissions and fees of intermediary banks involved in the collection	0.5% of cheque value, min. PLN 100, max. PLN 400 up to the actual charge to the cheque amount by intermediary banks
4.	Collection of bank cheques issued by banks holding their LORO accounts in the Bank - PLN cheques	PLN 50
5.	Collection of bank cheques issued by banks holding their LORO accounts in the Bank - FC cheques	0.5% of cheque value, min. PLN 50, max. PLN 200
6.	Refusal to cash a cheque in foreign trading (e.g. an uncovered cheque)	as per actual costs incurred, min. PLN 100
7.	For acceptance of a notification regarding loss of cheques and cheque blanks and stopping cheques at the Bank's Branches	PLN 50
8.	For issuing a cheque book (cheques in domestic transactions; from 1 to 50 cheque blanks)	PLN 50
9.	Withdrawal at the Bank's cash desk on the basis of the Bank's cash cheque	1% min. PLN 60

XV. DOCUMENTARY OPERATIONS

1. The Bank's Documentary Letter of Credit (L/C) (import and domestic)

No.	Commission / fee title	Commission / fee rate
1.	Commission for providing available / renewal / increase of the L/C line <i>(for the current term of providing a revolving line available or for the validity period of the non-revolving line)</i>	1%, min. PLN 500
2.	Fee for change of terms and conditions of L/Cs line other than indicated in item 1 (per each annex)	PLN 300
3.	Issuance of a L/C pre-advice	PLN 300
4.	Fee for an L/C draft	on the basis of an L/C opening order: PLN 200 on the basis of an incomplete L/C opening order or trade documents: PLN 400
5.	Fee for opening an LC:	in advance for the entire validity period: 0.3% of the L/C maximum amount, min. PLN 300 for each three-month period of its validity started
6.	Opening a standby L/C	in advance for the entire validity period: 0.15% monthly, min. PLN 100 monthly
7.	Fee for amendment of L/C terms and conditions	each change: PLN 200 additionally, for a change regarding an L/C amount increase or validity period extension: as for the opening
Please note! Presentation of documents after the three-month L/C validity period paid, or documents for amounts exceeding the L/C balance is considered a change of the L/C terms and conditions		
8.	Fee for LC execution:	Including payment/examination of documents the settlement costs (for each set of documents): 0.2% of the amount due to be paid; min. PLN 300
9.	Fee for expedited L/C execution	including for accelerated document examination (within 24 hours of the instruction acceptance): PLN 200
10.	Fee for an order outside the GOonline Biznes system	PLN 200
11.	Fee for presentation which is not compliant with the L/C terms and conditions (charged to the L/C beneficiary)	USD 150 / EUR 110 / PLN 450

12.	Commission for deferred payment (for each started month of deferral indicated in the L/C)	0.1% monthly on each deferred payment, min. PLN 200 (minimum applies to every 1-month deferral period commenced)
13.	Fee for cancellation of an order (prior to its execution by the Bank)	PLN 300
	Fee for cancellation or failure to use an L/C	
	Fee for amendment of L/C collateral terms and conditions	
14.	Fee for consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. PLN 1500
15.	Fee for assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
16.	Fee for issuance of documents presented under an L/C	PLN 50 in domestic transactions PLN 200 in cross-border transactions

2. Documentary Letter of Credit (export and import L/C)

No.	Commission / fee title	Commission / fee rate
1.	Fee for advice of an L/C to the beneficiary	PLN 300
2.	Fee for an L/C draft	PLN 250
3.	Fee for an L/C draft (for each draft):	PLN 400
4.	Fee for LC confirmation	rate established individually depending on the risk of the country and the opening bank
5.	Commission for transfer of the L/C into a secondary beneficiary	0.3% of the maximum amount of the transferred L/C, min. PLN 600
6.	Commission for execution of an L/C (including payment or documents analysis)	0,2% of the amount due to be paid min. PLN 300
7.	Fee for advice of a change	each change
		PLN 300
7.	Fee for advice of a change	additionally, for an increase in the amount or extension of validity of a confirmed L/C
		rate established individually depending on the risk of the country and the opening bank
8.	Commission/fee for payment deferral	confirmed L/C
		rate established individually
8.	Commission/fee for payment deferral	unconfirmed L/C (for each started month of deferral indicated in the L/C with respect to each set of documents)
		PLN 200
9.	Fee when the documents presented are not compliant with the L/C terms and conditions	PLN 300
10.	Fee for initial check of the documents presented under the L/C	PLN 400
11.	Fee for an L/C draft	PLN 300
12.	Fee for not using an LC (write-off)	
13.	Fee for transfer of the obtained receivables to another bank	
14.	Fee for advice of an L/C to another bank	PLN 500
15.	Fee for instruction to transfer the incoming receivables under the L/C in favour of another entity	
16.	Fee for consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. PLN 1500
17.	Fee for assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
18.	Fee for issuance of documents presented under an L/C	PLN 50 in domestic transactions PLN 200 in cross-border transactions

3. Incoming Documentary and Clean Collection (import and domestic collection)

No.	Commission / fee title	Commission / fee rate
1.	Commission for issuance of documents for a payment or draft acceptance or issuance of financial documents (including issuance of financial documents at a later date)	0.2% of the collection amount, min. PLN 300
2.	Fee for change of the collection conditions, complaints, explanations and reminders	PLN 100
3.	Fee for protest of bills of exchange	as per actual costs incurred + PLN 450
4.	Fee for execution of an import documentary collection order and any actions related to complaints and other	fees as for a cross-border transfer
5.	Fee for sending unaccepted documents back (fee charged to the sender)	USD 150
6.	Fee for assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
7.	Fee for issuance of the collection documents to the Payer	PLN 50 in domestic transactions PLN 200 in cross-border transactions
8.	Fee for issuing documents at the Bank's office (additionally, irrespective of other fees)	PLN 500

4. Outgoing Documentary and Clean Collection (Export and Import)

No.	Commission / fee title	Commission / fee rate
1.	Fee for acceptance of an instruction and documents	0.2% of the collection amount, min. PLN 300
2.	Fee for change of the collection conditions, complaints, explanations and reminders	PLN 200
3.	Fee for assignment of rights to the receipt of goods or bank endorsement on documents	PLN 200
4.	Fee for collection-related incoming payment	PLN 50
5.	Fee for issuance of the collection documents to the Payer's bank	PLN 50 in domestic transactions PLN 200 in cross-border transactions
6.	Fee for accepting orders / documents at the Bank's office (additionally, irrespective of other fees)	PLN 500

XVI. GUARANTEES

1. Third party guarantees

No.	Commission / fee title	Commission / fee rate
1.	Advising fee for a guarantee / annex	PLN 300
2.	Fee for the Bank's opinion on the text of the guarantee	PLN 300
3.	Fee for confirmation of authenticity of the guarantee	PLN 250
4.	Fee for handling claims	PLN 500
5.	Fee for handling instructions related to a guarantee other than indicated in items 1-4	PLN 300

2. Own guarantees and counter guarantees

No.	Commission / fee title	Commission / fee rate
Note: Potential changes to the rate indicated in item 4 shall apply:		
- for <u>new guarantees</u> (i.e. guarantees issued after the conclusion date of the annex amending the agreement on granting the guarantee limit under which they are issued) - from the guarantee issue date;		
- for <u>amendments to existing guarantees</u> (i.e. guarantees issued before the conclusion date of the annex amending the agreement on granting the guarantee limit under which they are issued) - from the guarantee issue date;		
1.	Commission for providing available / renewal / increase of a guarantee line <i>(for the current term of providing a revolving line available or for the validity period of the non-revolving line)</i>	1%, min. PLN 500
2.	Fee for change of terms and conditions of a guarantee line other than indicated in item 1 (per each annex)	PLN 300
3.	Handling fee for the issuance of a guarantee / annex	PLN 50 (in Poland) PLN 200 (abroad)
4.	Commission on the guarantee (issuance /increase/ extension) <i>(Charged monthly in advance, from the issuance date until the expiry date)</i>	0.15% monthly, min. PLN 100
5.	Fee for change of terms and conditions of a guarantee other than indicated in item 4 (per each annex) irrespective of commission under item 4)	PLN 200
6.	Handling fee of a claim (the fee is not charged in the case of payment under the guarantee)	PLN 500
7.	Fee for withdrawal under a guarantee	PLN 1,000
8.	Fee for confirmation of assignment under guarantee	PLN 500
9.	Fee for issuing a guarantee on the Bank's template form	PLN 100
10.	Fee for issuing a guarantee according to the customer's model accepted by the Bank	
11.	Fee for a guarantee draft	PLN 200
12.	Fee for cancellation of an order to issue a guarantee, or of an annex to a guarantee	
13.	Fee for an order outside the GOonline Biznes system	PLN 300
14.	Fee for consultation, at the Customer's request, of provisions in commercial agreements, structures of transactions / financing / collateral	to be negotiated, min. PLN 1500

XVII. LOANS

1. Fees related to loans

No.	Commission / fee title	Commission / fee rate
1.	Origination commission / commission for extension of the credit term / increase of the credit facility,	min. 1.8% of a loan/ increase amount; in the case of the increase itself, not less than PLN 2,000. eWniosek: min. 1.5% of a loan/ increase amount; in the case of the increase itself, not less than PLN 1500.
2.	Standby commission/fee / calculated on an unused loan amount	min. 50 % of margin contributing to the credit facility interest rate
3.	Commission for early repayment of non-revolving loan (as defined in the "Credit and Collateral Regulations for Corporate Banking Customers")	min. 2% of the credit facility amount being repaid, not less than PLN 1500

4.	Commission for amending an agreement (other than in item 1)	min. 0.1% of the credit facility amount, not less than PLN 1000
5.	Administrative fee (as defined in the "Credit and Collateral Regulations for Corporate Banking Customers")	0.075% quarterly
6.	Other commissions and fees described in the loan documentation	Determined individually

2. Other banking operations related to the service of loans and credit facilities, including the ones related to securing credit transactions (excluding preferential loans)

No.	Commission / fee title	Commission / fee rate
1.	Issuance of a certificate stating the debt amount on account of credit facility / loan	depending on time consumption*, min. PLN 300
2.	Issuance of the credit facility / loan repayment certificate	depending on workload*, min. PLN 100
3.	Issuing a commitment letter to release collateral provided that the credit facility / loan is repaid	depending on time consumption*, min. PLN 300
4.	Change of a repayment schedule not related to the financing term change	depending on time consumption*, min. PLN 100
5.	Preparation of a creditworthiness assessment, at the customer's request	depending on time consumption*, min. PLN 1000
6.	Commission for issuing a loan commitment letter.	depending on time consumption*, min. 0.5%, not less than PLN 1500
7.	Preparing a credit account statement	PLN 0 - electronic statement from GOonline Biznes PLN 25 - paper statement
8.	Preparing and sending to the borrower information regarding default in payment of amounts due with simultaneous request for payment - for each request sent not more often than once every 14 calendar days	depending on time consumption*, min. PLN 200
9.	Fee for establishment of collateral by the Bank on behalf of the Customer and related activities	depending on time consumption*, min. PLN 200
10.	Fee for issuance, at the Customer's request, of a copy of documents and agreements concluded between the Customer and the Bank	depending on time consumption*, min. PLN 100
11.	Fee for giving consent / conditional consent to an no charge release of real estate from the mortgage encumbrance	depending on time consumption*, min. PLN 50
12.	Fee for untimely delivery by the Customer of documents for monitoring purposes	PLN 1000
13.	Fee for untimely delivery by the Customer of documents to establish or update loan collateral	PLN 300
14.	Other certificates	depending on time consumption*, min. PLN 500

* If a given operation is made at the Customer's request and the Bank intends to charge a commission higher than the minimum one, the amount of due commission shall be agreed with the Customer before the operation is started.

XVIII. Financial institutions

Additional fees for the Bank holding a function of Paying Agent.

No.	Commission / fee title	Commission / fee rate
1.	Fee for making available the function of Paying Agent.	Single fee of PLN 3,000
2.	Fee for the Bank holding a function of Paying Agent. Fee charged for the (sub)fund	Monthly PLN 2,000
3.	Fee for an account maintained in connection with the Bank's Paying Agent function	Monthly PLN 500

XIX. SUPPORTED PRODUCTS*

Products withdrawn from sale - refers to the Large Enterprise Segment customers who signed a comprehensive agreement with the Bank for maintenance of bank accounts, use of electronic banking systems and providing other bank services, from 15 April 2013 until 10 November 2016, and customers serviced by branches of Bank BGŻ S.A. before the merger date

No.	Chapter	Commission / fee title	Commission / fee rate
1.	Service and maintenance of bank accounts	Maintenance of an auxiliary account in PLN or convertible currencies, and of a subsidy account in PLN (monthly fee)	PLN 50
2.	Non-cash transactions - Conducting explanatory/complaint procedure when the reason for the complaint is not attributable to the Bank	Data correction or cancellation of an outgoing transfer at the payer's request (if possible) after its receipt by the Bank, and prior to sending a payment message to settlement systems - Domestic transfers in PLN - GOonline Biznes	PLN 10
3.	Non-cash transactions - Standing orders	Setting/change/cancellation of a standing order from an account in an electronic form	PLN 0
4.	Non-cash transactions - Standing orders	Setting/change/cancellation of a standing order from an account in a written form	PLN 0
5.	Non-cash transactions - Standing orders	Execution of a standing order into an account in the Bank	PLN 0
6.	Non-cash transactions - Standing orders	Execution of a standing order into an account in another bank	PLN 3
7.	Cash transactions - Cash payments (commission rates are computed on the payment amount)	Payment in coins of more than 100 coins, computed on the value of the payment in coins, charged together with the commission for the cash payment - in an open form	0.5%, min. PLN 4

8.	Cash transactions - Cash payments (commission rates are computed on the payment amount)	Payment in coins of more than 100 coins, computed on the value of the payment in coins, charged together with the commission for a sealed-bag cash payment	set individually
9.	Cash transactions - Cash payments (commission rates are computed on the payment amount)	For each case when the Daily Limit set for Payments in Sealed Bags is exceeded	PLN 200
10.	Cash transactions - Cash withdrawals (commission rates are computed on the withdrawal amount)	Failure to notify of a withdrawal in the amount requiring an advice	PLN 60
11.	Cash transactions - Other services	Cash-in-transit service	set individually
12.	Deposit products - Term deposits	Account opening and maintenance	PLN 0
13.	Deposit products - Term deposits	Transfer of funds or interest from a PLN deposit to an account in another bank	PLN 5
14.	Deposit products - Term deposits	Transfer of funds or interest from a foreign currency deposit to an account in another bank	As for Cross-border Transfer in Foreign Currencies and PLN and Domestic Transfer in Foreign Currencies
15.	Deposit products - Term deposits	Providing written information about the account balance	PLN 25
16.	Other actions in domestic transactions	Withdrawal on the basis of a cheque accepted for collection issued by another bank Note: it applies to the withdrawal of the cheque amount in a cash and non-cash form	0.5% of the amount, min. PLN 12
17.	Other actions in domestic transactions	For issuing a key to the door to the Bank's night drop box, in the case of losing the previous one or failure to return it upon request of the Bank	PLN 300
18.	Other actions in domestic transactions	For the issuance of a key to the door of the night drop box of an external sorting room	PLN 80
19.	Accepting valuables or documents for safekeeping upon an order of the Bank's customer	Accepting valuables or documents for safekeeping upon an order of the Bank's customer (monthly fee) Note 1: The fee is charged for each valuable or document accepted for safekeeping Note 2: It is allowed to refrain from charging the fee	PLN 100
20.	e-Biznes Lider Prestiż commission plan	Maintenance of one bank account in PLN Maintenance of one placement account in PLN Use of the Internet banking system (issuance and use of up to three tokens) Issuance and use of one debit card under a PLN bank account	PLN 20
21.	e-Biznes Lider Prestiż commission plan	Maintenance of each subsequent bank account in PLN or convertible currencies (monthly fee)	PLN 20
22.	e-Biznes Lider Prestiż commission plan	Domestic transfer made via the GOonline Biznes system	PLN 0.9
23.	e-Biznes Lider Prestiż commission plan	PLN and FC transfer in an electronic form into an own account in the Bank	PLN 0
24.	e-Biznes Lider Prestiż commission plan	Domestic transfer in PLN made in the Bank's Branch	PLN 25
25.	e-Biznes Lider Prestiż commission plan	Open cash payments in PLN (the commission rate is calculated on the payment amount)	0.5%, min. PLN 10
26.	e-Biznes Lider Prestiż commission plan	Open cash withdrawal (the commission rate is calculated on the withdrawal amount)	0.5%, min. PLN 10
27.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Maintenance of one bank account in PLN Maintenance of one placement account in PLN Use of the Internet banking system (issuance and use of one token) Issuance and use of one debit card under a PLN bank account	PLN 20
28.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Maintenance of each subsequent bank account in PLN or convertible currencies (monthly fee)	PLN 19
29.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Domestic transfer made via the GOonline Biznes system	PLN 1.5
30.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	PLN and FC transfer in an electronic form into an own account in the Bank	PLN 0
31.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Domestic transfer in PLN made in the Bank's Branch (into an account held in the Bank / into an account held in another bank)	PLN 7
32.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Open cash payment in PLN	PLN 0
33.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Open cash withdrawal in PLN	PLN 0
34.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Withdrawals from ATMs in Poland	PLN 0
35.	Agro Lider Prestiż commission plan - package only for persons running a production activity in agriculture	Checking account balance in ATMs in Poland	PLN 0
36.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Maintenance of one bank account in PLN Maintenance of one placement account in PLN Use of the Internet banking system (issuance and use of one token) Issuance and use of one debit card under a PLN bank account	PLN 20 (total monthly fee)
37.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Domestic transfer made via the GOonline Biznes system / Call Centre	PLN 0
38.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	PLN and FC transfer in electronic form into own account in the Bank	PLN 0

39.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Domestic transfer in PLN made in the Bank's Branch (into an account held in the Bank / into an account held in another bank)	PLN 6
40.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Open cash payment in PLN	PLN 0
41.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Open cash withdrawal	PLN 0
42.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Withdrawals from ATMs in Poland	PLN 0
43.	Agro Lider Plus commission plan - package only for persons running a production activity in agriculture	Checking account balance in ATMs in Poland	PLN 0
Placement accounts: Agro Eskalacja and Biznes Eskalacja			
44.	Account opening and maintenance		free of charge
	Transfer of receivables from the account (fee charged in the case of assignment in favour of another natural or legal person)		PLN 33
	Cash payment into an account		0.5%, min. PLN 5
	Effecting every transfer from the Agro Eskalacja placement account		PLN 10
	Effecting every transfer from the Biznes Eskalacja placement account		PLN 25

* For actions not listed in this Chapter, commissions and fees are charged in amounts determined in other Sections

Supported products

No.	Chapter	Commission / fee title	Commission / fee rate
1.	Service and maintenance of bank accounts	Maintaining a current progressive account/progressive account /placement account	PLN 200
2.	Deposit products	O/N deposit - Account maintenance (monthly fee charged for each account)	PLN 50